

In re:
Cassandra Bonita Woods
Debtor

Case No. 22-12757-amc
Chapter 13

District/off: 0313-2
Date Rcvd: Apr 18, 2024

User: admin
Form ID: pdf900

Page 1 of 4
Total Noticed: 62

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |
| # | Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2024:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | Cassandra Bonita Woods, 1669 Powell Rd, Brookhaven, PA 19015-1933 |
| 14728698 | Avi Auto Sales, 430 North White Horse Pike, Magnolia, NJ 08049-1470 |
| 14728701 | Capital One Bank (USA), N.A., Oklahoma City, OK 73118, 4515 N Santa Fe Ave |
| 14728702 | + Chester Upland School District, 232 W 9th St, Chester, PA 19013-5897 |
| 14728703 | Chester Water Authority, PO Box 71346, Philadelphia, PA 19176-1346 |
| 14728706 | Del. Cnty. Water Quality Control Auth., 100 E 5th St, Chester, PA 19013-4508 |
| 14728707 | # Delaware County Solid Waste Authority, 1521 N Providence Rd, Media, PA 19063-1039 |
| 14728722 | Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210 |
| 14728727 | Southwest Delaware County Municipal Auth, PO Box 2466, Aston, PA 19014-0466 |
| 14732646 | + Southwest Delaware County Municipal Authority, C/O Cecelia Nelson, SWDCMA, One Gamble Lane, P. O. Box 2466, Aston, PA 19014-0466 |
| 14728730 | Township of Chester, 1150 Engle St, Chester, PA 19013-2418 |

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| smg | Email/Text: megan.harper@phila.gov | Apr 19 2024 00:10:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| cr | + Email/Text: blegal@phfa.org | Apr 19 2024 00:09:00 | Pennsylvania Housing Finance Agency/Homeowner's Em, 211 North Front Street, Harrisburg, PA 17101-1406 |
| cr | + Email/Text: RASEBN@raslg.com | Apr 19 2024 00:08:00 | Wilmington Savings Fund Society, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927 |
| 14728694 | + Email/Text: bankruptcynotices@aarons.com | Apr 19 2024 00:10:00 | Aaron's Sales & Lease, Attn: Legal Dept, 400 Galleria Pkwy SE, Suite 300, Atlanta, GA 30339-3182 |
| 14728695 | + Email/Text: bankruptcy@rentacenter.com | Apr 19 2024 00:10:00 | AcceptanceNOW, Attn: Bankruptcy, 5501 Headquarters Drive, Plano, TX 75024-5837 |
| 14728696 | + Email/PDF: bncnotices@becket-lee.com | Apr 19 2024 00:12:47 | Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540 |
| 14728697 | Email/Text: bk@avant.com | Apr 19 2024 00:10:00 | Avant Llc/web Bank, 222 N. Lasalle St, Chicago, IL 60601-1003 |
| 14728699 | Email/Text: dllegal@hab-inc.com | Apr 19 2024 00:09:00 | Berkheimer Tax Innovations, PO Box 25144, Lehigh Valley, PA 18002-5144 |
| 14728700 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Apr 19 2024 00:12:45 | Capital One, Attn: Bnakruptcy, P.O. Box 30285, |

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Apr 18, 2024

Form ID: pdf900

Total Noticed: 62

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| 14733737 | + Email/PDF: ebn_ais@aisinfo.com | Apr 19 2024 00:12:16 | Salt Lake City, UT 84130-0285 |
| 14733690 | + Email/Text: account.manager@chesterwater.com | Apr 19 2024 00:10:00 | Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 14728704 | Email/Text: documentfiling@lciinc.com | Apr 19 2024 00:08:00 | Chester Water Authority, C/O Thomas J Zetusky, P. O. Box 467, Chester, PA 19016-0467 |
| 14728705 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Apr 19 2024 00:09:00 | Comenity Bank/Express, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125 |
| 14728708 | + Email/Text: duffyk@co.delaware.pa.us | Apr 19 2024 00:10:00 | Delaware County Tax Claim Bureau, 201 W Front St, Media, PA 19063-2768 |
| 14728709 | + Email/Text: mrdiscen@discover.com | Apr 19 2024 00:08:00 | Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025 |
| 14728710 | Email/Text: ECF@fayservicing.com | Apr 19 2024 00:09:00 | Fay Servicing Llc, Attn: Bankruptcy Dept, PO Box 809441, Chicago, IL 60680 |
| 14728711 | Email/Text: BNSFS@capitalsvcs.com | Apr 19 2024 00:08:00 | FIRST SAVINGS BANK, ATTN BANKRUPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS, SD 57110-1003 |
| 14728712 | Email/Text: bankruptcy@flagshipcredit.com | Apr 19 2024 00:09:00 | Flagship Credit Acceptance, PO BOX 3807, COPPELL, TX 75019-5877 |
| 14728713 | + Email/Text: Atlanticus@ebn.phinsolutions.com | Apr 19 2024 00:08:00 | Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555 |
| 14728714 | + Email/Text: GenesisFS@ebn.phinsolutions.com | Apr 19 2024 00:10:00 | Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401 |
| 14728715 | Email/Text: sbse.cio.bnc.mail@irs.gov | Apr 19 2024 00:09:00 | Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346 |
| 14739581 | + Email/Text: camanagement@mtb.com | Apr 19 2024 00:09:00 | Manufacturers and Traders Trust Company, PO Box 1508, Buffalo, NY 14240-1508 |
| 14728716 | + Email/Text: electronicbkydocs@nelnet.net | Apr 19 2024 00:09:00 | Nelnet, Attn: Claims, P.O. Box: 82505, Lincoln, NE 68501-2505 |
| 14728717 | Email/PDF: cbp@omf.com | Apr 19 2024 00:12:14 | OneMain Financial, PO Box 3251, Evansville, IN 47731-3251 |
| 14737362 | + Email/Text: bankruptcygroup@peco-energy.com | Apr 19 2024 00:09:00 | PECO, 2301 Market Street, 04 NW, Philadelphia, PA 19103-1380 |
| 14728718 | + Email/Text: bankruptcygroup@peco-energy.com | Apr 19 2024 00:09:00 | PECO Energy Company, 2301 Market St, Philadelphia, PA 19103-1380 |
| 14728719 | Email/Text: fesbank@attorneygeneral.gov | Apr 19 2024 00:09:00 | Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120 |
| 14733038 | + Email/Text: blegal@phfa.org | Apr 19 2024 00:09:00 | PHFA/HEMAP, 211 N. Front St., Harrisburg, PA 17101-1466 |
| 14728723 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Apr 19 2024 00:28:45 | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK, VA 23541-1067 |
| 14728724 | Email/PDF: resurgentbknotifications@resurgent.com | Apr 19 2024 00:12:24 | PYOD, LLC, Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008 |
| 14728720 | Email/Text: RVSVBCICNOTICE1@state.pa.us | Apr 19 2024 00:09:00 | Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946 |
| 14733106 | Email/Text: blegal@phfa.org | Apr 19 2024 00:09:00 | Pennsylvania Housing Finance Agency/HEMA, C/O Leon P. Haller, Front Street, 211 North, PO BOX 15206, Harrisburg, PA 17105-5206 |
| 14728721 | Email/Text: blegal@phfa.org | | |

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Apr 18, 2024

Form ID: pdf900

Total Noticed: 62

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| 14733599 | + Email/Text: blegal@phfa.org | Apr 19 2024 00:09:00 | Pennsylvania Housing Finance Agency/HEMA, Front Street, 211 North, PO BOX 15206, Harrisburg, PA 17105-5206 |
| 14728725 | + Email/Text: nsm_bk_notices@mrc cooper.com | Apr 19 2024 00:09:00 | Pennsylvania Housing Finance Agency/HEMAP, 211 North Front Street, PO BOX 15206, Harrisburg, PA 17105-5206 |
| 14728726 | Email/Text: bkteam@selenefinance.com | Apr 19 2024 00:08:00 | Rushmore Loan Mgmt Srvc, Attn: Bankruptcy, P.O. Box 55004, Irvine, CA 92619-5004 |
| 14728729 | Email/Text: Atlanticus@ebn.phinsolutions.com | Apr 19 2024 00:09:00 | Selene Finance LP, 9990 Richmond, Houston, TX 77042-4559 |
| 14728731 | Email/Text: usapae.bankruptcynotices@usdoj.gov | Apr 19 2024 00:08:00 | Tbom/atls/aspire, Po Box 105555, Atlanta, GA 30348-5555 |
| 14728732 | Apr 19 2024 00:10:00 | U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404 | |
| 14728732 | ^ MEBN | Apr 18 2024 23:59:46 | U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009 |
| 14729056 | Email/PDF: OGCRegionIIIBankruptcy@hud.gov | Apr 19 2024 00:28:19 | U.S. Department of Housing and Urban Development, 100 Penn Square East, 11th Floor, Philadelphia, PA 19107-3380 |
| 14728733 | Email/Text: bkelectronicnotices@usaa.com | Apr 19 2024 00:08:00 | Usaa Savings Bank, 10750 Mcdermott, San Antonio, TX 78288-1600 |
| 14728734 | Email/Text: webadmin@vhllc.co | Apr 19 2024 00:10:00 | Vance & Huffman Llc, 55 Monette Parkway, Smithfield, VA 23430-2577 |
| 14741720 | + Email/PDF: ebn_ais@aisinfo.com | Apr 19 2024 00:12:52 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 14728735 | Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com | Apr 19 2024 00:08:00 | Verizon, Po Box 3037, Bloomington, IL 61702-3037 |
| 14728736 | + Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com | Apr 19 2024 00:08:00 | Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225 |
| 14730271 | + Email/Text: RASEBN@raslg.com | Apr 19 2024 00:08:00 | Wilmington Savings Fund Society, Robertson, Anschutz, Schneid, Crane, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927 |
| 14730425 | + Email/Text: RASEBN@raslg.com | Apr 19 2024 00:08:00 | Wilmington Savings Fund Society, C/O Charles Griffin Wohlrab, Robertson, Anschutz, Schneid, Crane, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927 |
| 14744486 | + Email/Text: bkteam@selenefinance.com | Apr 19 2024 00:09:00 | Wilmington Savings Fund Society, c/o Selene Finance LP., Attn: BK Dept., 3501 Olympus Blvd., Dallas, TX 75019-6156 |
| 14806873 | + Email/Text: RASEBN@raslg.com | Apr 19 2024 00:08:00 | Wilmington Savings Fund Society, FSB, C/O Cristina DiGiannantonio, Robertson, Anschutz, Schneid, & Crane PL, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001 |
| 14806840 | + Email/Text: RASEBN@raslg.com | Apr 19 2024 00:08:00 | Wilmington Savings Fund Society, FSB, Robertson, Anschutz, Schneid, & Crane PL, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004-2001 |
| 14728737 | Email/Text: bkteam@selenefinance.com | Apr 19 2024 00:09:00 | Wilmington Savings Fund Society, FSB, d/, Selene Finance LP, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295 |

TOTAL: 51

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Apr 18, 2024

Form ID: pdf900

Total Noticed: 62

preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| 14728728 | | Synchrony Bank/ Old Navy, FL 32896, Attn: Bankruptcy, Orlando,, PO Box 965060 |
| smg | * | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| 14737292 | *P++ | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541 |

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2024 at the address(es) listed below:

| Name | Email Address |
|-----------------------|---|
| KENNETH E. WEST | ecfemails@ph13trustee.com philaecf@gmail.com |
| LEON P. HALLER | on behalf of Creditor Pennsylvania Housing Finance Agency/Homeowner's Emergency Mortgage Assistance Program lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;kousman@pkh.com |
| MICHAEL A. CIBIK | on behalf of Debtor Cassandra Bonita Woods help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileeblk.net;cibiklaw@recap.email;ecf@casedriver.com |
| MICHAEL I. ASSAD | on behalf of Debtor Cassandra Bonita Woods help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileeblk.net;cibiklaw@recap.email;ecf@casedriver.com |
| MICHELLE L. MCGOWAN | on behalf of Creditor Wilmington Savings Fund Society mimcgowan@raslg.com |
| MICHELLE L. MCGOWAN | on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR PREMIUM MORTGAGE TRUST ACQUISITION mimcgowan@raslg.com |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov |

TOTAL: 7

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

| | |
|-------------------------|-----------------------|
| In re: | Case No. 22-12757-amc |
| Cassandra Bonita Woods, | Chapter 13 |
| Debtor. | |

Order Granting Debtor's Motion to Modify Chapter 13 Plan

AND NOW, upon consideration of the Debtor's Motion to Modify Chapter 13 Plan, and after notice and hearing, it is hereby **ORDERED** that:

1. The motion is **GRANTED**.
2. The modified plan filed as ECF No. 78 is **APPROVED**.

Date: April 18, 2024



Ashely M. Chan
U.S. Bankruptcy Judge